

YOUR BENEFITS | YOUR FUTURE

What You Need to Know About Your CalPERS

## National Guard Benefits





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## WHAT IS CalPERS?

The California Public Employees' Retirement System (CalPERS), the largest public pension fund in the U.S., was established in 1932 to administer retirement benefits for State employees. We now manage retirement benefits for more than 1.6 million active and retired California public employees, retirees, and their families on behalf of more than 3,000 public-sector employers. Our membership is divided approximately into thirds among current and retired employees of the State of California, public schools, and local public agencies.

CalPERS administers a defined benefit retirement plan, often referred to as a pension plan. Retirement benefits are based on a member's years of service, age, and highest 12 or 36 months of compensation while employed. In addition, we provide disability and death benefits, with payments in some cases going to survivors and beneficiaries of eligible members.

**Member of  
the California  
National Guard**

A person who is a member of the California National Guard who may or may not have elected optional National Guard membership with CalPERS.

**National Guard  
Member**

A member of the California National Guard who has elected optional CalPERS membership.

## CALIFORNIA NATIONAL GUARD MEMBERS

On October 9, 2007, Senate Bill 14 (Negrete-McLeod), Chapter 355, Statutes of 2007, was signed into law, and took effect on January 1, 2008, allowing California National Guard members—both Army National Guard and Air National Guard—the opportunity to elect CalPERS membership. Senate Bill (SB) 14 created a unique CalPERS membership category known as “National Guard members” (Government Code Section 20380.5).

Prior to the passage of SB 14, members of the California National Guard on full-time active duty with the office of the Adjutant General were eligible for CalPERS membership as were employees of the Military Department who were State civil service employees. These persons are not affected by SB 14 and are not considered National Guard members, as defined by SB 14.

SB 14 extends the right to elect CalPERS membership to active members of the California National Guard who did not meet the previous requirements for CalPERS membership. Such “part-time” members of the California National Guard typically serve one weekend of training per month, as well as a 15-day active duty training period every year, pursuant to Title 32 of the United States Code.

In addition to these training periods, members of the California National Guard may also be required to participate in the following types of active duty:

- **Title 10:** Federally mandated worldwide training or service under the command and control of the President of the United States, such as serving in Iraq or Afghanistan.
- **Title 32:** Federally authorized domestic U.S. missions with the California National Guard under the command and control of the Governor, such as post-9/11 airport security; border security; Hurricane Katrina response, etc.
- **Emergency State Active Duty (ESAD):** Service in the State under the command and control of the Governor such as during forest fires, floods, search and rescue operations, civil disturbances, etc.

## Understand Your Benefits

Retirement can be one of the best stages of your life. It can also be complicated and at times stressful if you are not well informed about your benefits and have not planned properly. Understanding the basics of your CalPERS retirement benefits is a good first step toward a more financially secure retirement.

CalPERS membership includes many benefits.

- Service retirement, disability retirement, and death benefits
- Interest earned on contributions paid into the CalPERS system
- Purchase of past National Guard service credit
- CalPERS Long-Term Care Insurance Program

## Inside This Publication

This publication describes CalPERS benefits available to National Guard members.

- Information about retirement and death benefits available to you and your survivors or beneficiaries
- Additional information to help you better understand your CalPERS retirement
- Ways to connect with CalPERS if you have questions or need additional information
- Information about how to elect CalPERS membership as a National Guard member

You may obtain a copy of any publication or forms referenced in this publication by visiting CalPERS On-Line at [www.calpers.ca.gov](http://www.calpers.ca.gov) and selecting the Forms and Publications link or calling CalPERS at 888 CalPERS (or 888-225-7377).



## ALREADY A CalPERS MEMBER – BUT NOT A NATIONAL GUARD MEMBER

If you are an actively employed CalPERS member (employed by the State, a public school, or a local public agency) who also serves in the California National Guard, you may want to consider purchasing your past California National Guard service. However, you must elect National Guard membership to be eligible to purchase the past service.

### Service Credit Considerations

#### Full-Time CalPERS Members

If you are employed full time with a CalPERS-covered agency and serve part time in the California National Guard, you will only pay monthly CalPERS retirement contributions for your full-time position. Your part-time California National Guard position would be considered overtime, which does not qualify for additional service credit. If you had California National Guard service prior to your full-time CalPERS employment, you may be eligible to purchase that previous service time.

#### Part-Time CalPERS Members

If you are employed part time by a CalPERS-covered agency, you are eligible to purchase current California National Guard service up to the equivalency of full-time employment. Please contact CalPERS if you have additional questions regarding these situations.

For additional information about purchasing past California National Guard service, please refer to the publication *A Guide to CalPERS Service Credit Purchase Options*.

For additional information on electing CalPERS membership, please refer to the section Membership Election and Cancellation of Membership on page 24.



## YOUR RETIREMENT BENEFITS

There are two types of CalPERS retirement benefits for National Guard members:

- Service retirement (also known as “normal” retirement)
- Disability retirement

### Service (Normal) Retirement

To be eligible for service retirement, you must be at least age 50 and have a minimum of five years of CalPERS service credit. There are some exceptions to the five-year requirement for members employed on a part-time basis. If you are age 50 or older and have worked at least five years, contact CalPERS to find out if an exception applies to you.

If you are considering applying for a service retirement, please obtain and review the CalPERS publication *A Guide to Completing Your CalPERS Service Retirement Election Application*.

### Disability Retirement

This type of retirement applies to you if you become disabled and can no longer perform the duties of your job. Disability retirement has no minimum age requirement, and your disability does not need to be job related. However, you must have a minimum of five years of CalPERS service credit. There are some exceptions to the five-year requirement for members employed on a part-time basis. If you are age 50 or older and have worked at least five years, contact CalPERS to find out if an exception applies to you.

**You may apply for a disability retirement if you:**

- Are working for a CalPERS-covered employer
- Are within four months of separation from a CalPERS-covered employer
- Separated at any time from your CalPERS-covered employer because of a disability and you have remained disabled since then
- Are on military or approved leave.

Once we receive a complete application package from you or from someone else on your behalf, we will review your file to see if the information is current and complete. After we verify the application for completeness, we will normally make a determination of eligibility within three months.

If you are considering applying for disability retirement, please obtain and review the CalPERS publication *A Guide to Completing Your CalPERS Disability Retirement Election Application*.

## How Your CalPERS Retirement Is Funded

A defined benefit retirement plan like CalPERS has three funding sources. First, employees generally make contributions into the System. National Guard members pay the same employee contribution rate that State miscellaneous members pay. The second funding source is earnings from the investment of pension fund assets in stocks, bonds, real estate, and other types of investments. The amount of funding from investment earnings fluctuates from year to year. The balance of the funding comes from employer contributions. Employer contributions decline when investment returns rise and increase when investment returns decline.

Based on the law, your employer does not contribute toward your National Guard member retirement benefit; therefore you must pay the employer share of contributions in addition to member contributions. This amount may fluctuate from year to year as determined by an annual actuarial valuation performed by CalPERS staff.

Contribution formula (Based on 2008-09 employer contribution rate):

**Employee share:**  $(\text{Monthly Earnings} - \$513) \times 5\%$

**Employer share:**  $\text{Monthly Earnings} \times 16.574\%$

Example (Based on 2008-09 employer contribution rate):

**Employee share:**  $(\$1000 - \$513) \times 5\% = \$ 24.35$

**Employer share:**  $\$1000 \times 16.574\% = \underline{\$165.74}$

**Total Monthly Contribution** **\$190.09**

### Your Contributions Earn Interest

The retirement contributions you make to CalPERS are held in a member account that earns interest at an annual rate of 6 percent. This rate is established by law and has been the same since 1991. After electing CalPERS National Guard membership, contributions may be refunded only upon permanent separation from all CalPERS-covered employers, including the California National Guard, and employment covered by another publicly funded retirement system with which you have established reciprocity, including the California State Teachers' Retirement System (CalSTRS), the Judges' Retirement System (JRS), Judges' Retirement System II (JRS II), or the Legislators' Retirement System (LRS) and termination of CalPERS membership.

### Lifetime Benefit

In a defined benefit retirement plan, you will receive a lifetime benefit determined by a set formula. For National Guard members, CalPERS uses your years of service credit, age at retirement, and highest one-year reportable compensation earned while employed with the California National Guard.

This differs from a defined contribution plan—such as a 401(k) plan—in which your retirement benefits are determined not by a formula but solely by the amount of contributions in an account, plus interest or investment earnings.

### How Your CalPERS Retirement Benefit Is Calculated

Now that you understand the basic building blocks of a defined benefit retirement plan, it's time to learn how to calculate your retirement benefit. Three factors are multiplied together to calculate your service retirement benefit:

- Service credit
- Benefit factor
- Final compensation

### Service Credit

CalPERS service credit is accumulated on the basis of **215 days = 1 year**. A National Guard member who works one weekend per month and two weeks per year would receive four days (points) of service for each training weekend and 15 days for their annual training commitment. Such a typical National Guard member would accumulate 63 days (four days/points per month times 12 months, plus 15 days) of service, or 0.293 years ( $63 \div 215$ ) of CalPERS service credit per fiscal year. A National Guard member serving Title 32 service or ESAD may accumulate additional days of service based on actual duty served. Service credit accumulates on a fiscal-year basis, July 1 through June 30. All CalPERS members, including National Guard members, may only accrue a maximum of one year of service credit each fiscal year, regardless of the number of days worked. Refer to your CalPERS Annual Member Statement to verify your current service credit as of each June 30.

You may be eligible to purchase other types of service credit that can help you maximize your retirement benefits. Other types of qualifying service include:

- Redeposit of contributions you previously withdrew from CalPERS
- Certain types of leaves of absence, public service employment, or active military service
- Additional Retirement Service Credit (ARSC)

To see if a service credit purchase is right for you, use the Service Credit Cost Estimator on the CalPERS website. You should also review the CalPERS publication *A Guide to Your CalPERS Service Credit Purchase Options*.



### Benefit Factor

Your benefit factor is the percentage of pay to which you are entitled for each year of service credit. It is determined by your age at retirement and the retirement formula for your classification. National Guard members are covered by the 2% at 55 State miscellaneous retirement formula.

Refer to your CalPERS Annual Member Statement to verify your retirement formula.

### Understanding Your Retirement Formula

Starting on page 22, you'll find two charts. The first chart shows how the benefit factor increases for each quarter year of age. The second chart shows the percentage of final compensation you will receive.

### Final Compensation

Final compensation is your average full-time monthly base **pay rate** for the last consecutive 12 months of California National Guard employment. We use your full-time base pay rate, not your earnings. If you work part time, we will use your full-time-equivalent pay rate to determine your final compensation. If you think there was another 12 **consecutive month period** during which your final compensation was higher, let us know when you apply for retirement. We will use that time period to determine your final compensation. Only compensation from the California National Guard will be used to calculate your National Guard retirement benefit.

If your California National Guard service was coordinated with Social Security, you did not contribute to your CalPERS retirement on the first \$133.33 of your monthly earnings. When computing your retirement allowance, you must reduce your final compensation by \$133.33.

### Special Compensation

National Guard members may receive certain additional pay such as a housing allowance (BAH) or a recruitment/retention bonus. However, no other forms of compensation beyond base pay meet the requirements in the law that determine what types of special compensation can be reported to CalPERS for retirement purposes. **Since these items are not reportable to CalPERS, they are not included when calculating your retirement benefit.**

### Estimating Your Retirement Benefit

CalPERS is in the process of developing guidelines and procedures for estimating National Guard member retirement benefits. Please visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) or call us at **888 CalPERS** (or 888-225-7377) for the most current information on this topic.

## DECISIONS TO MAKE BEFORE YOU RETIRE

## Retirement Benefit Options Available to You

### Unmodified Allowance

At retirement, you can choose to receive the highest benefit payable, which is referred to as the Unmodified Allowance. The “Unmodified Allowance” provides a monthly benefit to you that ends upon your death.

You also have the choice of requesting a reduction in the Unmodified Allowance to provide a lump-sum or monthly benefit for a beneficiary upon your death. This section gives you an overview of various retirement options available to you.

### Option 1

This retirement option provides a lump-sum payment of your remaining member contributions to your beneficiary after your death. The reduction to your monthly benefit to provide this payment is based on your life expectancy at retirement and the amount of your contributions. You can name one or more beneficiary(ies), and you can name a new beneficiary at any time. If you name someone other than your spouse or registered domestic partner as your Option 1 beneficiary(ies) upon your death, your spouse or domestic partner may still be entitled to a community property share of any remaining contributions.

### Option 2

The same retirement allowance you receive will be paid to your beneficiary for life. If Survivor Continuance applies (see page 13), and your beneficiary is not your eligible survivor, the beneficiary’s allowance will not include the Survivor Continuance portion. Your retirement allowance will increase to the Unmodified Allowance if one of the following events occurs and you notify CalPERS of the change:

- Your beneficiary dies
- Your non-spouse or non-domestic partner beneficiary waives entitlement to the Option 2 benefit
- Your beneficiary is your spouse or domestic partner legally recognized in California and upon a divorce, legal separation, termination of partnership, or annulment you provide CalPERS with a judgment that awards you the entire interest in your CalPERS benefits.

### Option 2W

As an alternative to Option 2, you may elect the slightly higher allowance under Option 2W. However, your allowance will not increase to the Unmodified Allowance under the situations described in Option 2.



### Option 3

In this option, one-half of your monthly retirement allowance will be paid to your beneficiary for life. If Survivor Continuation applies (see page 13), and your beneficiary is not your eligible survivor, the beneficiary's allowance will not include the Survivor Continuation portion. Your retirement allowance will increase to the Unmodified Allowance if one of the following events occurs and you notify CalPERS of the change:

- Your beneficiary dies
- Your non-spouse or non-domestic partner beneficiary waives entitlement to the Option 3 benefit
- Your beneficiary is your spouse or domestic partner legally recognized in California and upon a divorce, legal separation, termination of partnership, or annulment you provide CalPERS with a judgment that awards you the entire interest in your CalPERS benefits.

### Option 3W

As an alternative to Option 3, you may elect the slightly higher allowance under Option 3W. However, your allowance will not increase to the Unmodified Allowance under the situations described in Option 3.

### Option 4

Option 4 provides additional flexibility. There are several variations of Option 4, each designed to mesh with situations that might apply to you, such as the ability to name more than one lifetime beneficiary. If you are interested in choosing a lifetime option, you should familiarize yourself with these options by reviewing the publication *A Guide to CalPERS Retirement Option 4*. The amount payable to your beneficiary under Option 4 cannot exceed the amount payable under Option 2W. In addition, with any variation of Option 4, your allowance will not increase to the Unmodified Allowance under the situations described in Option 2 or 3.

*The options 2, 2W, 3, 3W, and 4 provide lifetime monthly benefits to your designated beneficiary. The reduction to your monthly benefit to provide a monthly allowance to your beneficiary is based on both your life expectancy at retirement and your beneficiary's—the younger your beneficiary, the greater the reduction. If you have someone eligible for Survivor Continuation, the reduction is applied only to the option portion of your benefit. (See page 13 for more about Survivor Continuation.) In most cases, you can name only one beneficiary. Your beneficiary designation cannot be changed after retirement except under limited circumstances.*

*You may name someone other than your spouse or registered domestic partner for a lifetime death benefit allowance under options 2, 2W, 3, 3W or 4. However, your spouse or registered domestic partner may be entitled to a community property share of the beneficiary's monthly death benefit.*



## Survivor Continuance

In making a decision about whether to reduce your Unmodified Allowance to provide for a beneficiary, you will want to consider Survivor Continuance. This benefit is a monthly benefit that is equal to 25 percent of the Unmodified Allowance for service coordinated with Social Security or 50 percent of the Unmodified Allowance for service not coordinated with Social Security. It is automatically payable to an eligible survivor following your death after retirement regardless of the retirement option you select.

### Who Is Eligible?

Your **spouse**, if you were married for at least one year before your retirement and remained married until the date of your death, will receive the Survivor Continuance benefit for life. For disability retirement, you only need to be married at retirement and remain married until the date of your death.

Your **domestic partner**, if you were legally registered at least one year prior to your retirement and continuously until your death, will receive the Survivor Continuance benefit for life. For disability retirement, you only need to be registered as domestic partners at retirement and remain registered until the date of your death.

If you do not have an eligible spouse or registered domestic partner, your natural or adopted children under age 18 that have never been married will receive this monthly benefit until marriage or age 18. A child who was disabled prior to age 18, has never married, and whose disability has continued without interruption will receive this benefit until the disability ends or until marriage.

**Note:** A qualifying financially dependent parent may be eligible for Survivor Continuance benefits, if none of the persons listed above applies.

## PRE-RETIREMENT DEATH BENEFITS

As a CalPERS member, you are eligible for various pre-retirement death benefits depending on your membership category, retirement eligibility status, and other factors. The benefits range from a simple return of your retirement contributions plus interest to a monthly allowance equal to what you would have received at retirement paid to a spouse or domestic partner. To be eligible for any type of monthly pre-retirement death benefit, your spouse must be married to you, or your domestic partner must be legally registered with you, for at least one year prior to your death. Or you must be married to your spouse or registered with your domestic partner before the occurrence of the injury or the onset of the illness that resulted in your death.

Each member's death benefits can vary significantly depending on the circumstances. Address your questions relating to specific situations to CalPERS for a more accurate description of individual benefits.

Upon a member's pre-retirement death, we encourage the employer and surviving family member to immediately contact us for assistance.

For your convenience, we have divided the pre-retirement section into two parts:

- Not Eligible to Retire
- Eligible to Retire

### Not Eligible to Retire

You must be at least age 50 and have a minimum of five years of CalPERS service credit or a member of a reciprocal retirement system to be eligible to retire. If you pass away before you are eligible to retire, your beneficiary(ies) is entitled to the following benefits.

#### Group Term Life Insurance

This is a tax-free lump-sum benefit paid to the same beneficiary who will receive the Basic Death Benefit, the Alternate Death Benefit (if applicable), or the Special Death Benefit (if applicable).

For those with less than 20 years of State service, the benefit is \$5,000 plus an amount equal to six months of pay (50 percent of your earnable pay for the 12 months just before your death).

For those with 20 or more years of State service, the benefit is \$5,000 and:

..... either .....



### **Alternate Death Benefit (if applicable)**

This benefit applies to members under age 50 (under age 55 for second tier members) who have 20 or more years of State service credit and who were either not represented by collective bargaining or were represented by collective bargaining unit that specifically contracts for the Alternate Death Benefit.

Your eligible spouse or registered domestic partner may receive a monthly allowance equal to the amount you would have received if you had retired under a service retirement at age 50 (age 55 for second tier members) and elected Option 2W. Upon the death of your spouse or registered domestic partner, the benefit will continue to your natural or adopted children under age 18 who have never been married.

If you are not survived by either an eligible spouse or registered domestic partner, but you are survived by children under age 18 who have never been married, the children will receive an allowance until age 18 equal to one-half of what your highest service retirement allowance would have been had you retired at age 50 (age 55 for second tier members).

..... or .....

### **Basic Death Benefit**

The Basic Death Benefit will be paid if:

- No one is eligible for a monthly allowance.
- The person who is eligible for the monthly allowance chooses instead to receive the Basic Death Benefit.
- A person other than a spouse or registered domestic partner is designated as the beneficiary to receive all or a portion of the lump-sum death benefit.

No part of the Basic Death Benefit is paid if the Special Death Benefit is paid. The Special Death Benefit is a monthly benefit that may be payable to eligible survivors if you die as the result of a violent act while performing your official duties. For more information, please see the Special Death Benefit entry in the Glossary at the back of this publication.

### **Benefit Payments**

Your beneficiary will receive a lump-sum refund payment of your contributions, if any, plus interest. If you have 20 or more years of State service credit, your beneficiary will receive an amount equal to six months of pay (50 percent of your earnable pay for the 12 months just before your death).

If no one is eligible for the Alternate Death Benefit or the Special Death Benefit, or if these benefits are not applicable, your beneficiary for the Basic Death Benefit will be determined as follows:

- Named beneficiary, or if none;
- Spouse or registered domestic partner, or if none;
- Children, or if none;
- Parents, or if none;
- Brothers and sisters, or if none;
- Estate if probated, or if none;
- Trust, or if none;
- Next of kin, as provided by law.

..... and .....

### **1959 Survivor Benefit**

This benefit is applicable only to members not covered under Social Security while in State service. The 1959 Survivor Death Benefit may not be paid if the Special Death Benefit is elected. (See page 30 for more information.)

### **Eligible to Retire**

If you pass away at age 50 or over with a minimum of five years of CalPERS service credit, your beneficiary(ies) is eligible for the following benefits:

### **Group Term Life Insurance**

This is a tax-free lump-sum benefit of \$5,000. It is payable to the same beneficiary who will receive the Pre-Retirement Option 2W Death Benefit, the 1957 Survivor Benefit, the Basic Death Benefit, or the Special Death Benefit (if applicable).

..... and .....

### **Pre-Retirement Option 2W Death Benefit**

Your eligible spouse or registered domestic partner will receive a monthly allowance equal to the amount you would have received if you had retired under a service retirement on the date of your death and elected Option 2W. The benefit is payable to your spouse or domestic partner until death. Upon the death of your spouse or domestic partner, the benefit will continue to your natural or adopted children under age 18 who have never been married.

..... or .....

### **1957 Survivor Benefit**

This benefit is payable if you are not survived by a spouse or registered domestic partner who is eligible for the Pre-Retirement Option 2W Death Benefit, but are survived by natural or adopted children under age 18 who have



never been married. The benefit provides a monthly allowance equal to one-half of what your highest service retirement allowance would have been had you retired on the date of your death.

..... or .....

#### **Basic Death Benefit**

The Basic Death Benefit will be paid if:

- No one is eligible for any of the monthly allowances previously described
- The person who is eligible for one of the monthly allowances described above chooses instead to receive the Basic Death Benefit
- A person other than a spouse or registered domestic partner is designated as a beneficiary to receive all or a portion of your lump sum death benefit.

#### **Benefit Payments**

Your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, if any, plus interest
- Six months' pay (50 percent of your earnable pay for the 12 months just before your death).

If no one is eligible for the Pre-Retirement Option 2W Death Benefit, the 1957 Survivor Benefit, or the Special Death Benefit (if applicable), your beneficiary for the Basic Death Benefit will be determined as follows:

- Named beneficiary, or if none;
- Spouse or registered domestic partner, or if none;
- Children, or if none;
- Parents, or if none;
- Brothers and sisters, or if none;
- Estate if probated, or if none;
- Trust, or if none;
- Next of kin, as provided by law.

..... and .....

#### **1959 Survivor Benefit**

The 1959 Survivor Benefit is available to State miscellaneous and industrial members who are not covered by Social Security while in State service.

Covered members are required to pay at least a \$2 monthly fee that is deducted from their salary specifically to fund the 1959 Survivor Benefit. The 1959 Survivor Death Benefit may not be paid if the Special Death Benefit is elected.

The benefit provides a monthly allowance to eligible survivors of members who were covered by this benefit and died before retirement. The 1959 Survivor Benefit allowance is payable in addition to any other pre-retirement death benefit paid by CalPERS, with the possible exception of the Special Death Benefit. If the 1959 Survivor Benefit is greater than the Special Death Benefit, then the difference is paid as the 1959 Survivor Benefit.

## Eligible Survivors

### *Spouse*

A surviving spouse is a person who was legally married to you at least one year before your death or before the occurrence of the injury or onset of the illness that resulted in your death. A surviving spouse is entitled to the 1959 Survivor Benefit if that person is age 60 or older, or if that person lives with and cares for an eligible child. A surviving spouse can remarry and continue to receive the allowance.

### *Registered Domestic Partner*

To be eligible, a surviving domestic partner must have been in a legally registered domestic partnership with the member at least one year before the member's death or before the occurrence of the injury or onset of the illness that resulted in the member's death. A surviving registered domestic partner is entitled to the 1959 Survivor Benefit if that person is age 60 or older, or if that person lives with and cares for an eligible child. A surviving registered domestic partner can register as a domestic partner to someone else and continue to receive the allowance.

### *Children*

A child or stepchild (if the child was living with the member in a parent-child relationship) who has never been married is eligible for benefits while under age 22. A child who has never been married and is incapacitated because of a disability that began before age 22 may be entitled to the benefit until the disability ends. If a child is in the care of a guardian or is living alone, the child's portion of the benefit is paid to the guardian or the child directly rather than to the surviving spouse.

### *Parents*

A parent who is age 60 or older may be eligible if there is no surviving spouse, registered domestic partner, or eligible children, and the parent was dependent on the member for at least half of their support at the time of the member's death.

## 1959 Survivor Benefit Monthly Allowance Levels

Eligible survivors may receive one of the following monthly allowances:

- A spouse or registered domestic partner who has care of two or more eligible children, or three or more eligible children without a surviving spouse or domestic partner, receives an allowance of **\$1,800** equally split among them.
- A spouse or registered domestic partner who has care of one eligible child, or two eligible children without a surviving spouse or domestic partner, receives an allowance of **\$1,500** split between them.
- One eligible child, or a spouse or registered domestic partner age 60 or older, receives an allowance of **\$750**.
- Each dependent parent age 60 or older receives an allowance of **\$750** if there are no other eligible survivors.

## HEALTH BENEFIT INFORMATION FOR MEMBERS WHO ARE RETIRING OR RETIRED

National Guard members are not eligible for CalPERS health benefits or State-sponsored dental or vision care benefits. California law specifically excludes National Guard members from receiving CalPERS health benefits.

### State Vesting Requirements

“Vesting” refers to the amount of time State employees need in State employment in order to be eligible to receive employer contributions toward the cost of their monthly health premium during retirement.

If you are a CalPERS member through State employment, and elect National Guard membership to purchase past or present California National Guard service, you cannot use your California National Guard service credit to qualify for or enhance vesting rights for health, dental, or vision care benefits.

If you have questions about qualifying for CalPERS health benefits and you are an active member, contact your employer’s health benefits officer. If you are a retiree, contact CalPERS toll free at **888 CalPERS** (or 888-225-7377).

## ADDITIONAL BENEFITS TO CONSIDER

### Reciprocity with Other California Public Retirement Systems

CalPERS has agreements with many public retirement systems in California, that allow a member to move from one public employer to another, within a specified time limit, without losing valuable retirement rights and related benefits. This is called “reciprocity.” Some of the same reciprocal benefits also apply to members of CalSTRS, JRS, JRSII, and LRS.

There is no transfer of funds or service credit between retirement systems when you establish reciprocity. You become a member of both systems and are subject to the membership and benefit obligations and rights of each system. This agreement between retirement systems does not apply to health, dental, or vision care benefits.

For the benefits of reciprocity to apply, you must meet the requirements of each system in order to retire separately from each system with the same retirement date. Only compensation from the California National Guard will be used to calculate your California National Guard member retirement benefits. Final compensation from any other employer will not be used to calculate your California National Guard benefit. The reciprocal benefit of using the highest final compensation between different retirement systems may apply if you have CalPERS service other than California National Guard.

For more information or to establish reciprocity, review the CalPERS publication *When You Change Retirement Systems*.

## Cost-of-Living Adjustments

Cost-of-living adjustments are provided by law and are based on the Consumer Price Index for all United States cities. Cost-of-living adjustments are paid the second calendar year of your retirement on the May 1 check and then every year thereafter.

The standard cost-of-living adjustment is a maximum of 2 percent per year. If the Consumer Price Index registers a lower rate of inflation, you could receive a lower percentage.

## Inflation Protection (PPPA)

Added protection against inflation is provided by the Purchasing Power Protection Allowance (PPPA), which restores your monthly allowance to 75 percent of its original purchasing power.

You will automatically receive PPPA supplemental payments on a monthly basis if your allowance falls below the 75 percent purchasing power level. The additional allowance would start January 1 after you become eligible. Future adjustments to the allowance are made on January 1 of each year.

## Internal Revenue Code (IRC) Section 401(a)(17) Contribution Limit

If you first became a member of CalPERS on or after July 1, 1996, IRC section 401(a)(17) places limitations on the amount of member contributions you can pay into a tax-qualified retirement plan such as CalPERS. For calendar year 2011, member contributions cannot be paid on earnings of more than \$245,000. The limitation amount is set every year by the U.S. Internal Revenue Service. This section does not limit or “cap” the salary an employer can pay an employee. It does, however, specify the highest salary on which member contributions can be paid into an employee’s CalPERS account. Your employer is responsible for identifying and monitoring when your salary reaches or exceeds this annual limit.

At retirement, the highest average salary (final compensation amount) used to calculate your benefit cannot exceed the section 401(a)(17) salary limit.

**Example:** If you became a member of CalPERS in August 1996 and earn \$300,000 in 2011, you will pay contributions on \$245,000 of your salary and, if you retired in 2011, your retirement benefit calculation would use \$245,000 as your highest final compensation.

## Internal Revenue Code (IRC) Section 415(b) Retirement Benefit Limit

IRC Section 415 places a dollar limit on the annual benefit you can receive from a tax-qualified pension plan such as CalPERS. Under Section 415, the maximum annual benefit payable if you retire at Social Security “normal retirement age” is \$195,000 for 2011. This dollar limit is adjusted based on several factors including inflation, age at retirement, and after-tax contributions. If you have service with more than one CalPERS employer, the dollar limits are applied to the benefits derived from each employer separately.

If at retirement CalPERS finds that your benefit must be limited under Section 415, we will enroll you in a replacement benefit program and pay a monthly amount that will, to the extent possible, make up the amount your CalPERS benefit is limited.

### BENEFITS NOT AVAILABLE TO NATIONAL GUARD MEMBERS

- CalPERS health benefits
- State dental and vision care benefits
- Pre-tax payroll contributions for retirement accounts or service credit purchases
- Receiving service credit at no cost (such as a military leave of absence)
- State Alternate Retirement Program
- State second tier retirement program
- Golden handshake retirement incentives
- Credit in retirement for unused sick leave
- Partial Service Retirement Program
- Use of salaries earned under another CalPERS-covered employer or a reciprocal retirement system to compute “final compensation” for California National Guard service.





## RETIREMENT FORMULA & BENEFIT FACTORS

### Understanding Your Retirement Formula

Your benefit factor is the percentage of pay to which you are entitled for each year of service. It is determined by your age at retirement and the retirement formula that applies to your classification. National Guard members have a 2 percent at age 55 formula.

*2<sup>percent</sup>  
@55*

You can refer to your CalPERS Annual Member Statement to verify your retirement formula.

We have included two charts related to the National Guard member retirement formula. The chart below shows how the benefit factor increases for each quarter year of age. The chart on the next page shows the percentage of final compensation you will receive. There is no limit on the percentage of final compensation you can receive. It can even exceed 100 percent.

### BENEFIT FACTORS

#### 2 Percent at 55 Benefit Factors

The chart below shows how the benefit factor increases for each quarter year of age from 50 to 63.

Age	Exact Year	¼ Year	½ Year	¾ Year
50	1.100%	1.146%	1.190%	1.236%
51	1.280%	1.326%	1.370%	1.416%
52	1.460%	1.506%	1.550%	1.596%
53	1.640%	1.686%	1.730%	1.776%
54	1.820%	1.866%	1.910%	1.956%
55	2.000%	2.016%	2.032%	2.048%
56	2.064%	2.080%	2.096%	2.110%
57	2.126%	2.142%	2.158%	2.172%
58	2.188%	2.204%	2.220%	2.236%
59	2.250%	2.268%	2.282%	2.298%
60	2.314%	2.330%	2.346%	2.360%
61	2.376%	2.392%	2.406%	2.422%
62	2.438%	2.454%	2.470%	2.486%
63 or older	2.500%	—	—	—



## PERCENTAGE OF FINAL COMPENSATION

Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63+
Benefit Factor	1.100	1.280	1.460	1.640	1.820	2.000	2.064	2.126	2.188	2.250	2.314	2.376	2.438	2.500
Years of Service	Percentage of Final Compensation													
5	5.50	6.40	7.30	8.20	9.10	10.00	10.32	10.63	10.94	11.25	11.57	11.88	12.19	12.50
6	6.60	7.68	8.76	9.84	10.92	12.00	12.38	12.76	13.13	13.50	13.88	14.26	14.63	15.00
7	7.70	8.96	10.22	11.48	12.74	14.00	14.45	14.88	15.32	15.75	16.20	16.63	17.07	17.50
8	8.80	10.24	11.68	13.12	14.56	16.00	16.51	17.01	17.50	18.00	18.51	19.01	19.50	20.00
9	9.90	11.52	13.14	14.76	16.38	18.00	18.58	19.13	19.69	20.25	20.83	21.38	21.94	22.50
10	11.00	12.80	14.60	16.40	18.20	20.00	20.64	21.26	21.88	22.50	23.14	23.76	24.38	25.00
11	12.10	14.08	16.06	18.04	20.02	22.00	22.70	23.39	24.07	24.75	25.45	26.14	26.82	27.50
12	13.20	15.36	17.52	19.68	21.84	24.00	24.77	25.51	26.26	27.00	27.77	28.51	29.26	30.00
13	14.30	16.64	18.98	21.32	23.66	26.00	26.83	27.64	28.44	29.25	30.08	30.89	31.69	32.50
14	15.40	17.92	20.44	22.96	25.48	28.00	28.90	29.76	30.63	31.50	32.40	33.26	34.13	35.00
15	16.50	19.20	21.90	24.60	27.30	30.00	30.96	31.89	32.82	33.75	34.71	35.64	36.57	37.50
16	17.60	20.48	23.36	26.24	29.12	32.00	33.02	34.02	35.01	36.00	37.02	38.02	39.01	40.00
17	18.70	21.76	24.82	27.88	30.94	34.00	35.09	36.14	37.20	38.25	39.34	40.39	41.45	42.50
18	19.80	23.04	26.28	29.52	32.76	36.00	37.15	38.27	39.38	40.50	41.65	42.77	43.88	45.00
19	20.90	24.32	27.74	31.16	34.58	38.00	39.22	40.39	41.57	42.75	43.97	45.14	46.32	47.50
20	22.00	25.60	29.20	32.80	36.40	40.00	41.28	42.52	43.76	45.00	46.28	47.52	48.76	50.00
21	23.10	26.88	30.66	34.44	38.22	42.00	43.34	44.65	45.95	47.25	48.59	49.90	51.20	52.50
22	24.20	28.16	32.12	36.08	40.04	44.00	45.41	46.77	48.14	49.50	50.91	52.27	53.64	55.00
23	25.30	29.44	33.58	37.72	41.86	46.00	47.47	48.90	50.32	51.75	53.22	54.65	56.07	57.50
24	26.40	30.72	35.04	39.36	43.68	48.00	49.54	51.02	52.51	54.00	55.54	57.02	58.51	60.00
25	27.50	32.00	36.50	41.00	45.50	50.00	51.60	53.15	54.70	56.25	57.85	59.40	60.95	62.50
26	28.60	33.28	37.96	42.64	47.32	52.00	53.66	55.28	56.89	58.50	60.16	61.78	63.39	65.00
27	29.70	34.56	39.42	44.28	49.14	54.00	55.73	57.40	59.08	60.75	62.48	64.15	65.83	67.50
28	30.80	35.84	40.88	45.92	50.96	56.00	57.79	59.53	61.26	63.00	64.79	66.53	68.26	70.00
29	31.90	37.12	42.34	47.56	52.78	58.00	59.86	61.65	63.45	65.25	67.11	68.90	70.70	72.50
30	33.00	38.40	43.80	49.20	54.60	60.00	61.92	63.78	65.64	67.50	69.42	71.28	73.14	75.00
31	34.10	39.68	45.26	50.84	56.42	62.00	63.98	65.91	67.83	69.75	71.73	73.66	75.58	77.50
32	35.20	40.96	46.72	52.48	58.24	64.00	66.05	68.03	70.02	72.00	74.05	76.03	78.02	80.00
33	36.30	42.24	48.18	54.12	60.06	66.00	68.11	70.16	72.20	74.25	76.36	78.41	80.45	82.50
34	—	43.52	49.64	55.76	61.88	68.00	70.18	72.28	74.39	76.50	78.68	80.78	82.89	85.00
35	—	—	51.10	57.40	63.70	70.00	72.24	74.41	76.58	78.75	80.99	83.16	85.33	87.50
36	—	—	—	59.04	65.52	72.00	74.30	76.54	78.77	81.00	83.30	85.54	87.77	90.00
37	—	—	—	—	67.34	74.00	76.37	78.66	80.96	83.25	85.62	87.91	90.21	92.50
38	—	—	—	—	—	76.00	78.43	80.79	83.14	85.50	87.93	90.29	92.64	95.00
39	—	—	—	—	—	—	80.49	82.91	85.33	87.75	90.25	92.66	95.08	97.50
40	—	—	—	—	—	—	—	85.04	87.52	90.00	92.56	95.04	97.52	100.0

## MEMBERSHIP ELECTION AND CANCELLATION OF MEMBERSHIP

### Election Process

If, after thoroughly reviewing the costs and benefits, you decide that electing CalPERS membership is beneficial, you should complete the *Election of Optional Membership—California National Guard Member* form and submit the form to the Military Department. You can obtain a membership election form by calling CalPERS toll free at **888 CalPERS** (or 888-225-7377). The Military Department will verify your status with the California National Guard, contact you to arrange a contribution payment plan, and submit your membership form to CalPERS. **Do not submit the form directly to CalPERS. The form must be submitted to the Military Department.**

For each month you earn points with the California National Guard, you must pay retirement contributions based on your pay rate and amount of time you worked for the California National Guard. The Military Department will notify you on a monthly basis of the amount you must contribute in order to receive CalPERS service credit.

### Cancellation Process

If you determine that CalPERS membership is no longer in your interest, you must complete the *Cancellation of Election of Optional Membership—California National Guard Member* form and submit it to the Military Department at the address shown on the form. You can obtain a membership cancellation form by calling CalPERS at **888 CalPERS** (or 888-225-7377). **Do not submit the form directly to CalPERS. The form must be submitted to the Military Department.**

The Military Department will notify you of the final amount due to your account based on your cancellation date. The Military Department will also notify CalPERS of your decision to cancel your CalPERS membership.

When you elect to cancel your CalPERS membership, you stop paying retirement contributions on a prospective basis. Your contributions already paid to CalPERS remain in an account at CalPERS and continue to earn interest, currently at 6 percent per year. If you elected a service credit purchase, you must continue making those payments until your purchase is paid in full.

If you cancel your CalPERS membership and separate from the California National Guard, you may be eligible to receive a refund of your contributions and terminate your CalPERS account. If you choose a refund, you give up all rights to receive retirement or death benefits payable by CalPERS to you or your beneficiary or survivor unless you later restore CalPERS membership and those rights.





# Election of Optional Membership – California National Guard Member

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

## Section 1

### Important

National Guard members pay both employee and employer retirement contributions.

If you are already making retirement contributions to CalPERS in another concurrent position, please contact the Membership Analysis Unit/104 of the CalPERS Employer Services Division at the above phone number before completing this election form.

## National Guard Membership and Requirements

California Government Code Section 20326 provides that officers, warrant officers, and enlisted personnel of the California National Guard who are not members pursuant to Section 20282 are excluded from membership in this system unless those officers, warrant officers, and enlisted personnel file a written election with the CalPERS Board of Administration to become a “National Guard member” of CalPERS.

Section 20772.5 provides that a National Guard member shall contribute to the retirement fund for service attributable to that member at the employee rate applicable to state miscellaneous members, **as well as the employer contribution** at the rate established in Section 20814, which is adjusted on an annual basis.

The election of optional membership may be filed at any time while in such excluded compensated service with the California National Guard. Once elected, the membership remains in effect for all future service in the California National Guard, and may normally be terminated only upon permanent separation from all employment covered by CalPERS and subsequent withdrawal of retirement contributions. However, section 20327 provides that a National Guard member may, on a **prospective** basis, cancel his or her election of membership in this system by filing a written notice of cancellation with the board. **This prospective cancellation may be made one time only.**

Upon electing to become a National Guard member you may further elect at any time prior to retirement to receive service credit for your service in the California National Guard prior to electing membership in this system pursuant to Section 20326, or for enlisted service or service as an officer or warrant officer authorized by Title 10 of the United States Code, unless the service was terminated by a discharge under other than honorable conditions. The CalPERS Member Services Division, P.O. Box 942704, Sacramento, CA 94229-2704, will process any such requests to purchase previous service. The form to request this “Optional Member Arrears” service is on the CalPERS Web site at [www.calpers.ca.gov](http://www.calpers.ca.gov). You may also request the **A Guide to Your CalPERS Service Credit Purchase Options** publication from your employer, which includes a copy of the **Optional Member Service** form (PERS-MSD-372).

## Section 2

Please review Section 1 carefully before signing.

## Applicant Signature and Certification

I am a “National Guard member” as defined in Section 1. In accordance with the provisions of Government Code Section 20326, **I elect to become a member of CalPERS.** I request that this election be filed with the Board of Administration of the California Public Employees’ Retirement System (CalPERS) as my election to become a member. **I understand this election is irrevocable as long as I remain in employment as a member, and that my membership may be canceled on a prospective basis only one time, as provided in Government Code Section 20327.**

Name of Applicant (First Name, Middle Initial, Last Name)		Social Security Number	
Birth Date (mm/dd/yyyy)	Daytime Phone	Evening Phone	
Address	City	State	ZIP Code
Signature of Applicant		Date (mm/dd/yyyy)	

**Important: Please submit this form to the Military Department, not CalPERS.**  
**Military Department will complete Section 3 on page 2.**

Mail to:

State Personnel Programs (SB 14 Team) • Box 27, 9800 Goethe Road, Sacramento, CA 95826-9101

Put your name and  
Social Security number  
at the top of every page.

\_\_\_\_\_  
Your Name

\_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security Number

### Section 3

## Military Department Approval

This section to be  
completed by Military  
Department only.

\_\_\_\_\_  
Military Department Representative (First Name, Middle Initial, Last Name)

\_\_\_\_\_  
Title

(\_\_\_\_)\_\_\_\_  
Daytime Phone

\_\_\_\_\_  
Signature of Representative

\_\_\_\_\_  
Date (mm/dd/yyyy)

## BECOME A MORE INFORMED MEMBER

### CalPERS On-Line

Visit our website at [www.calpers.ca.gov](http://www.calpers.ca.gov) for more information on all your benefits and programs.

### Reaching Us By Phone

Call us toll free at **888 CalPERS** (or 888-225-7377).

Monday through Friday, 8:00 a.m. to 5:00 p.m.

TTY: (877) 249-7442

### my|CalPERS

Stay informed and be in control of the information you want and need — with my|CalPERS!

my|CalPERS is the personalized and secure website that provides all your retirement, health, and financial information in one place. Take advantage of the convenience of 24/7 access to learn more about CalPERS programs and services that are right for you in your career stage. With my|CalPERS, you can:

- Get quick and easy access to all your account information.
- Manage and update your contact information and online account profile.
- Access information about your health plan and family members enrolled in your plan.
- See all the information you need to make health plan decisions.
- View, print, and save online statements.
- Go “green” by opting out of receiving future statements by mail.
- Use financial planning tools to calculate your retirement benefit estimate, estimate your service credit cost, and even request a staff-prepared retirement estimate.
- Check statuses of requests to purchase service credit or applications for disability retirement.
- Keep informed with CalPERS news so you don’t miss a thing.

### CalPERS Education Center

my|CalPERS is your gateway to the CalPERS Education Center. Whether you’re in the early stages of your career, starting to plan your retirement, or getting ready to retire, visit the CalPERS Education Center to:

- Take online classes that help you make important decisions about your CalPERS benefits and your future.
- Register for instructor-led classes at a location near you.
- Download class materials and access information about your current and past classes.
- Browse our retirement fair schedule.
- Make a personal appointment with a retirement counselor.

Log in today at [my.calpers.ca.gov](http://my.calpers.ca.gov).

## Visit Your Nearest CalPERS Regional Office

Visit the CalPERS Web site for directions to your local office.  
Monday through Friday, 8:00 a.m. to 5:00 p.m.

### **Fresno Regional Office**

10 River Park Place East, Suite 230  
Fresno, CA 93720

### **Glendale Regional Office**

Glendale Plaza  
655 North Central Avenue, Suite 1400  
Glendale, CA 91203

### **Orange Regional Office**

500 North State College Boulevard, Suite 750  
Orange, CA 92868

### **Sacramento Regional Office**

Lincoln Plaza East  
400 Q Street, Room E1820  
Sacramento, CA 95811

### **San Bernardino Regional Office**

650 East Hospitality Lane, Suite 330  
San Bernardino, CA 92408

### **San Diego Regional Office**

7676 Hazard Center Drive, Suite 350  
San Diego, CA 92108

### **San Jose Regional Office**

181 Metro Drive, Suite 520  
San Jose, CA 95110

### **Walnut Creek Regional Office**

1340 Treat Blvd., Suite 200  
Walnut Creek, CA 94597

## GLOSSARY

This glossary can help you understand some of the words and phrases you may encounter when dealing with CalPERS matters.

### **Benefit Factor**

The percentage of pay you are entitled to for each year of CalPERS-covered service that's used for calculating your retirement benefit. It is determined by your age at retirement and your retirement formula.

### **Beneficiary**

A person you designate to receive a benefit after your death or other benefit recipient. (Also, see survivor, which has a different definition. Your beneficiary and survivor may or may not be the same person.)

### **Disability**

An inability to substantially perform the duties of your job due to illness or injury that is determined to be permanent or of an extended and uncertain duration.

### **Final Compensation**

Your average full-time monthly base **pay rate** for the last consecutive 12 months of National Guard employment. We use your full-time base pay rate, not your earnings. If you work part time, we will use your full-time-equivalent pay rate to determine your final compensation. If you think there was another period of 12 **consecutive months** during which your final compensation was higher, let us know when you apply for retirement. We will use that time period to determine your final compensation. Only compensation from the California National Guard will be used to calculate your National Guard retirement benefit.

### **Fiscal Year**

CalPERS operates on a fiscal year calendar, which is July 1 to June 30.

### **Member**

An employee of a CalPERS-covered employer who qualifies for membership in CalPERS and whose employer is obligated to pay retirement contributions for the employee into the CalPERS retirement fund.

### **Member of the California National Guard**

A person who is a member of the California National Guard who may or may not have elected National Guard membership with CalPERS

### **National Guard Member**

A National Guard member who elects membership in CalPERS and must pay both the employee and employer contributions into the CalPERS retirement fund.

### **PEMHCA**

The Public Employees' Medical and Hospital Care Act (PEMHCA), Government Code §§22751 et seq, is the body of state law that governs the CalPERS health benefits program.

### **Reciprocity**

An agreement between CalPERS and other California public retirement systems that allows a member to move from one public employer to another, within a specified time limit, without losing valuable retirement rights and benefits. Other retirement systems have similar provisions, such as the California State Teachers' Retirement System, Judges' Retirement System I and II, Legislators' Retirement System, and the University of California Retirement System.

### **Registered Domestic Partner**

Registered domestic partners legally recognized by California law qualify for the benefits and rights that apply to a spouse.

### **Service Credit**

Your credited years of employment with a CalPERS-covered employer. The amount of service is credited to your CalPERS account and used in the formula to determine your retirement benefits. In some cases, other types of service credit (from service credit purchases) can be credited to your retirement account and used to enhance your retirement benefits.

### **Special Death Benefit**

This is a monthly benefit that may be payable to eligible survivors if you die as a direct result of a violent act while performing official duties. Your surviving spouse, or registered domestic partner, or unmarried children, or eligible stepchildren under age 22 may receive a monthly allowance equal to one-half of your final compensation. If there are surviving children in addition to your surviving spouse or registered domestic partner, the allowance may be increased to 75 percent of your final compensation. The Special Death Benefit is payable to your surviving spouse or domestic partner until death, or to your children under the age of 22 who have never been married.

### **Survivor**

A family member defined by law as eligible to receive specific benefits at your death.



## INFORMATION PRACTICES STATEMENT

The Information Practices Act of 1977 and the Federal Privacy Act require the California Public Employees' Retirement System to provide the following information to individuals who are asked to supply information. The information requested is collected pursuant to the Government Code (Sections 20000, et seq.) and will be used for administration of the CalPERS Board's duties under the California Public Employees' Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to supply the information may result in the System being unable to perform its function regarding your status and eligibility for benefits. Portions of this information may be transferred to State and public agency employers, State Attorney General, Office of the State Controller, Teale Data Center, Franchise Tax Board, Internal Revenue Service, Workers' Compensation Appeals Board, State Compensation Insurance Fund, County District Attorneys, Social Security Administration, beneficiaries of deceased members, physicians, insurance carriers, and various vendors who prepare the microfiche or microfilm for CalPERS. Disclosure to the aforementioned entities is done in strict accordance with current statutes regarding confidentiality.

You have the right to review your membership file maintained by the System. For questions concerning your rights under the Information Practices Act of 1977, please contact the Information Practices Act Coordinator, CalPERS, 400 Q Street, P.O. Box 942702, Sacramento, CA 94229-2702.

*While reading this material, remember that we are governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to CalPERS.*

## SPECIAL THANKS

We thank the California National Guard for its cooperation in making photographs available for this publication.

### California National Guard

MSG M. Delacruz, front cover, middle photo

SFC H. Ruiz, page 5

SSG J. Emery, page 9

SSG J. Vela, page 12

SGT D. Ruiz, page 16

SPC T. Korkut, page 21

SFC D. Drake, page 24

SSG R. Hamilton, back cover, middle photo





**California Public Employees' Retirement System**

400 Q Street  
P.O. Box 942701  
Sacramento, California 94229-2701

**888 CalPERS** (or **888-225-7377**)  
**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

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